

Remarks/Arguments

Claims 9, 18 and 20-29 are pending in the application. Claims 1-8, 10-17 and 19 have been canceled. New claims 20-29 have been added and are fully supported by the specification. Applicants have amended claims 9 and 18 as suggested by the Examiner to correct the typo. Applicants thank the Examiner for indication that claims 9 and 18 are allowable over the art of record.

No new matter has been added to the prosecution of this application. For at least the reasons stated below, Applicants assert that all claims are in condition for allowance.

1. Claim Objections

Claims 9 and 18 have been objected to for informalities. Applicants have amended claims 9 and 18 as suggested by the Examiner. Accordingly, Applicants request reconsideration and withdrawal of the objection.

2. 35 U.S.C. § 102 Rejections

Claims 1-8, 10-17, and 19 are rejected under 35 U.S.C. 102(e) as being anticipated by *Ferguson et al.* (U.S. Patent No. 6,064,984). Applicants oppose this rejection in light of the claim amendments above.

Applicants assert that every element of every claim, as amended, is not taught by the reference. The present invention generally provides for a system and method for a user to make financial decisions by analyzing tradeoffs between personal financial goals.

The prior-indicated allowable subject matter of claims 9 and 18 have been incorporated into new claims 20-29, and would be allowable over the art of record for the same reasons as claims 9 and 18.

Ferguson discloses a financial planner that obtains large quantities of information, from a customer, financial product providers, a library of historic and contemporary market information, or the like, and presents that information in a graphic medium in conjunction with an expert system to thereby enable financial decision making.

To the contrary, Applicants' invention, as currently claimed, recites a system and method for providing a user interface for providing a plurality of images that are displayed in a frame. Each of the images represent a goal of a user. The user is permitted to select

from of the images in the frame. Further, a user is permitted to adjust preferences related to the goal represented by the selected image in the frame. The appearance of one or more of images in the frame is altered based on the adjusted preferences of the goal represented by the selected image.

Ferguson discloses a financial system that only deals with one image at a time. *Ferguson* has no teaching of a frame wherein multiple images representing life events are displayed and the appearance of one or more images changes based on adjustment of preferences.

In contrast, Applicants' invention, as claimed, allows the user to explore scenarios related to multiple financial goals including purchases of cars, homes, college education and the like. The user preferences are related to the quality of the individual financial goal, for example purchasing a BMW® versus a Honda®, and the like, and the impact of a particular preference/goal modification on another goal. Therefore, the present invention allows the user to explore the selection of one goal versus another and its impact on other goals.

For at least the reasons stated above, Applicants assert that *Ferguson* fails to disclose, expressly or inherently, all of the limitations of the pending claims. Accordingly, the 35 U.S.C. 102(e) rejection is improper. Therefore, Applicants respectfully request reconsideration and that the rejections to be withdrawn.

3. Conclusion

Applicants submit that for at least the reasons stated above, all pending claims are allowable over the art of record and respectfully requests that a Notice of Allowance be issued in this case. In the event a telephone conversation would expedite the prosecution of this application, the Examiner may reach the undersigned at (612) 607-7278. If any fees are due in connection with the filing of this paper, then the Commissioner is authorized to

Serial #: 09/387,655
In reply to Office action mailed: December 19, 2002
Page 8 of 8

charge such fees including fees for any extension of time, to Deposit Account No. 50-1901
(Docket 60021-352901).

Respectfully submitted,



W. Glenn Edwards, Reg. No. 44,426
Customer No. 29838

OPPENHEIMER WOLFF & DONNELLY LLP
Plaza VII, Suite 3300
45 South Seventh Street
Minneapolis, MN 55405
Phone: (612) 607-7278
Fax: (612) 607-7100
E-mail: WEdwards@Oppenheimer.com